

HOUSING FINANCE AGENCY RATES (STATE AND LOCAL)

February 2, 2009

Genworth Mortgage Insurance Corporation (in all states except NY)

SPLIT PREMIUM MI

		PLAN 1 Upfront Premium .75%				PLAN 2 Upfront Premium 1.25%			
		FIXED		NON-FIXED		FIXED		NON-FIXED	
		CREDIT SCORE		CREDIT SCORE		CREDIT SCORE		CREDIT SCORE	
LTV	Coverage	680+	660-679	680+	660-679	680+	660-679	680+	660-679
97% - 95.01%	50%	1.02%	—	1.47%	—	.97%	—	1.42%	—
	40	.92	—	1.36	—	.69	—	1.09	—
	37	.87	—	1.29	—	.67	—	1.06	—
	35	.82	—	1.22	—	.64	—	1.03	—
	30	.78	—	1.10	—	.59	—	.91	—
	28	.77	—	1.04	—	.58	—	.86	—
	27	.74	—	1.03	—	.55	—	.85	—
	26	.71	—	1.02	—	.52	—	.83	—
	25	.67	—	.92	—	.48	—	.73	—
	20	.63	—	.83	—	.44	—	.64	—
	18	.56	—	.77	—	.37	—	.58	—
95% - 90.01%	50	1.00	1.57%	1.45	2.04%	.76	1.42%	1.22	1.95%
	37	.85	1.45	1.29	1.92	.65	1.23	1.07	1.70
	35	.80	1.35	1.19	1.79	.63	1.14	.98	1.57
	30	.72	1.13	.96	1.50	.51	.92	.75	1.28
	28	.68	1.07	.89	1.42	.47	.86	.68	1.20
	27	.63	1.01	.82	1.34	.42	.79	.60	1.12
	25	.55	.91	.72	1.21	.34	.69	.51	.99
	22	.52	.85	.69	1.13	.31	.63	.48	.91
	18	.49	.77	.65	1.02	.28	.55	.43	.80
	16	.46	.72	.62	.95	.24	.50	.40	.74
90% - 85.01%	50	.56	1.00	.73	1.25	.54	.85	.60	1.03
	35	.47	.82	.64	1.07	.25	.58	.41	.84
	30	.44	.73	.61	.99	.21	.50	.38	.76
	28	.43	.71	.60	.94	.20	.47	.37	.71
	27	.42	.69	.58	.92	.19	.45	.35	.69
	25	.41	.67	.56	.89	.18	.43	.33	.66
	20	.38	.60	.53	.81	.15	.37	.30	.57
	17	.36	.55	.49	.74	.13	.32	.26	.50
	12	.33	.48	.43	.57	.10	.25	.20	.34
85% & Below	50	.47	.76	.61	.92	.25	.62	.34	.85
	35	.41	.61	.55	.82	.17	.40	.27	.54
	30	.39	.55	.53	.76	.14	.33	.25	.48
	25	.38	.49	.49	.69	.11	.25	.21	.41
	20	.34	.46	.45	.63	.09	.18	.17	.35
	17	.32	.42	.43	.59	.08	.16	.15	.31
	12	.28	.36	.40	.52	.06	.13	.09	.23
	6	.24	.30	.36	.44	.03	.10	.05	.16

PREMIUM ADJUSTMENT SYSTEM

Counseling Saver	-.05%	Rate/Term Refinance	+.10%
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These rates apply to GSE AUS decisions priced with "A" rates or loans manually underwritten to "A" credit quality guidelines. Refer to **Genworth's Guidelines for Housing Finance Agencies (5706176)** for details.

PLAN 3 ON REVERSE SIDE.

SPLIT PREMIUM MI

		PLAN 3 Upfront Premium 1.75%			
		FIXED		NON-FIXED	
		CREDIT SCORE		CREDIT SCORE	
LTV	Coverage	680+	660-679	680+	660-679
97% - 95.01%	50%	.94%	—	1.40%	—
	40	.64	—	.95	—
	37	.57	—	.84	—
	35	.49	—	.73	—
	30	.39	—	.58	—
	28	.35	—	.52	—
	27	.33	—	.49	—
	26	.31	—	.46	—
	25	.29	—	.43	—
	20	.19	—	.28	—
	18	.15	—	.22	—
95% - 90.01%	50	.74	.86%	1.00	1.12%
	37	.49	.61	.66	.79
	35	.45	.57	.60	.74
	30	.35	.47	.47	.61
	28	.32	.44	.43	.57
	27	.29	.41	.39	.53
	25	.25	.37	.34	.48
	22	.19	.31	.26	.40
	18	.11	.23	.15	.30
	16	.07	.19	.09	.25
90% - 85.01%	50	.53	.77	.56	1.00
	35	.23	.47	.24	.61
	30	.13	.37	.14	.48
	28	.08	.32	.09	.43
	27	.06	.30	.07	.39
	25	.03	.27	.04	.35
	20	.03	.17	.04	.22
	17	.02	.13	.03	.16
	12	.02	.03	.03	.04
	6	.02	.03	.03	.04
85% & Below	50	.22	.61	.33	.81
	35	.10	.38	.15	.50
	30	.06	.30	.09	.40
	25	.02	.23	.03	.30
	20	.02	.15	.03	.20
	17	.02	.11	.03	.14
	12	.02	.03	.03	.04
	6	.02	.03	.03	.04

How to select rates:

1. Select the correct grid for loan.
2. Select the correct LTV range and the required coverage for the loan.
Coverage determined by lender/investor.
3. Select the rate that corresponds to the loan type and loan term.
4. Verify proper coverage with your investor

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RATE NOTES

MI PRODUCTS

Split Premium MI is a monthly payment option that features lower monthly rates combined with an upfront premium due at closing. The upfront premium may be financed into the loan amount.

Financed Premium: Refer to **Genworth's Guidelines for Housing Finance Agencies (5706176)** for specific underwriting guidelines.

LOAN TYPE DEFINITIONS

Fixed Mortgages feature level payments for the first five years of the loan term. All acceptable plans must (1) fully amortize over a maximum of 40 years, (2) have the initial payment rate equal to or greater than the initial accrual rate, and (3) have no temporary buydowns, rate concessions or the potential for negative amortization during the first five years. Also included, 2% Graduated Payment Mortgages whose annual payment increases are limited to 2%.

Non-Fixed Payment Loans: Feature payment changes or the potential for payment changes during the first five years of the mortgage. Loans featuring negative amortization are not eligible for insurance.

LOAN TERM DEFINITIONS

Loan Terms: These rates may be used for all loan terms to a max 40-year term.

RENEWAL PREMIUMS DEFINITIONS

For level renewals:

- The renewal premium rate is applied to the original loan balance for years 1 through 10.
- For years 11 through term, the rate is reduced to 0.20% or remains the same if the rate is less than 0.20%.
- Premium adjustments do not apply to the 11th year rate through term.

ADDITIONAL NOTES

HFA Non-Refundable Rates: These rates are nonrefundable. No premium will be refunded when coverage is cancelled, unless cancelled under the Homeowners Protection Act of 1998.

Premium Adjusters apply to the monthly premium only. The do not apply to the upfront premium.

Nontraditional Credit: Rates not available on loans with LTV > 95% and nontraditional credit.

NEGATIVE AMORTIZATION NOT PERMITTED.

Underwriting Guidelines: Refer to Genworth's **Guidelines for Housing Finance Agencies (5706176)** to determine loan eligibility.

Investor Coverage: As with all programs, check directly with your investor for specific coverage requirements.

For additional rates or coverages: Call your local Genworth underwriting office, or the ActionCenter® at 800.444.5664 or your local underwriting office.

RATES MAY NOT BE AVAILABLE OR APPROVED IN ALL STATES. RATES ARE BASED ON PROPERTY LOCATION.